

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF GEORGIA  
VALDOSTA DIVISION**

In re:

VERETHA JACKSON

Debtor(s)

Case No. 10-70674-JTL

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

A. Kristin Hurst, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2010.
- 2) The plan was confirmed on 08/20/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/20/2010.
- 5) The case was completed on 07/08/2015.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,800.90.
- 10) Amount of unsecured claims discharged without payment: \$19,511.03.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$25,840.00
Less amount refunded to debtor	\$294.15

**NET RECEIPTS:** **\$25,545.85**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,558.89
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,309.07
Other	\$826.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,693.96**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA FINANCE	Unsecured	570.00	NA	NA	0.00	0.00
ALBANY FINANCE	Unsecured	1,269.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Secured	2,051.42	7,375.22	7,375.22	7,375.22	1,376.11
BANK OF AMERICA	Unsecured	372.41	NA	NA	0.00	0.00
COLQUITT LOAN COMPANY	Unsecured	1,145.00	1,156.68	1,156.68	0.00	0.00
COLQUITT LOAN COMPANY	Unsecured	NA	NA	NA	0.00	0.00
COLQUITT REGIONAL MED. CTR	Unsecured	285.07	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SERVICES	Unsecured	NA	0.00	55.67	0.00	0.00
CONSUMER PORTFOLIO SERVICES	Secured	2,062.68	2,117.67	2,062.00	2,062.00	389.12
CREDIT BUREAU ASSOCIATES	Unsecured	1,588.31	2,503.10	2,503.10	0.00	0.00
CREDIT BUREAU OF S. W. GA.	Unsecured	81.00	NA	NA	0.00	0.00
CROSS COUNTRY BANK	Unsecured	732.45	NA	NA	0.00	0.00
DAVID W. HOWINGTON	Unsecured	280.00	NA	NA	0.00	0.00
DR. KUNDI	Unsecured	195.00	NA	NA	0.00	0.00
FARMERS FURNITURE	Unsecured	NA	0.00	1,461.71	0.00	0.00
FARMERS FURNITURE	Secured	734.93	2,196.64	734.93	734.93	138.36
First Franklin Financial	Unsecured	564.96	NA	NA	0.00	0.00
First Franklin Financial	Unsecured	2,000.00	NA	NA	0.00	0.00
First Franklin Financial	Unsecured	NA	1,848.72	1,848.72	0.00	0.00
GA DEPT OF REVENUE	Unsecured	NA	30.41	30.41	0.00	0.00
GA DEPT OF REVENUE	Priority	1,000.00	952.24	952.24	952.24	0.00
GLOBE FINANCIAL SERVICE	Unsecured	47.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	7,000.00	6,825.28	6,825.28	6,825.28	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,010.50	1,010.50	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	410.23	440.40	440.40	0.00	0.00
PYOD, LLC	Unsecured	NA	957.58	957.58	0.00	0.00
RELIABLE LOAN COMPANY	Unsecured	600.00	NA	NA	0.00	0.00
SAFE CHEK	Unsecured	85.00	NA	NA	0.00	0.00
UNITED CONSUMER FINANCIAL SV	Unsecured	NA	0.00	833.61	0.00	0.00
UNITED CONSUMER FINANCIAL SV	Secured	36.97	870.58	36.97	36.97	3.18

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
W. S. BADCOCK CORPORATION	Secured	808.83	1,056.02	808.83	808.83	149.65
W. S. BADCOCK CORPORATION	Unsecured	NA	0.00	247.19	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	1,300.00	1,883.57	1,883.57	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,437.22	\$9,437.22	\$1,765.23
All Other Secured	\$1,580.73	\$1,580.73	\$291.19
<b>TOTAL SECURED:</b>	<b>\$11,017.95</b>	<b>\$11,017.95</b>	<b>\$2,056.42</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,777.52	\$7,777.52	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,777.52</b>	<b>\$7,777.52</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,429.14</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,693.96</u>	
Disbursements to Creditors	<u>\$20,851.89</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$25,545.85</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/05/2015

By: /s/ A. Kristin Hurst

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Trustee

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**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.